

Transcript: Justin

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Full Transcript

Thank you for calling Benefits in a Card. This is Justin. How can I help you today? Yes, yes, I'm calling for my enrollment. They, they told me to enroll for my benefits. Okay. Um, what's the staffing agency you work for? MAU. And the last four of your social? 9738. And what was your first and last name? Charles Gibson. Okay. And for security purposes, can you verify your home address, including city, state and zip code? Uh, 105 Oakland Drive, Belton, Alabama 36303. And your date of birth? 12/13/1989. And a good telephone number has 334-618-4940? Yep. And the email I have londondearr3324 at gmail? Yes. Okay. So looking at the file, it looks like you are currently enrolled in the benefits offered through MAU. Did you want to make any changes to the coverage or did you want to keep all of, everything that you had? Do you have my kids on there? Um, yes, sir. I do see employee plus child coverage for a few things, for the MEC, Insure Plus Basic, which are both medical plans, dental and then vision. Uh, those are for employee plus child. Everything else was for employee only. So how do I get that for my kids also? Um, so you wanted to switch them to the group accident, the critical illness, term life, ID experts and behavior health, correct? Yes. Okay. They're not like... they aren't like... 'Cause what I have right now is just paying for who? Just, just me? Um, so you have employee plus child coverage for the MEC, which covers preventative healthcare services, the Insure Plus Basic, which covers hospitals, doctors and medications, so both medical plans, dental, and then vision for- Right. ... employee plus children. And then everything else like- Then we are I need for like, for the cover the doctor visits, I need that added also. Okay. So they are covered for that. They are covered for medical, dental and vision. Um, but what I'm asking is do you want them to be on the group accident, the critical illness, the term life, which is life insurance, ID experts and behavioral health? Do you want them on there as well? Yes. Yes. Okay. So let me go ahead and make those changes. And how much more is that? Um, bear with me one second while I make those changes. Okay? So let's see here. And then I want to ask a question. Do my insurance cover like, like, counseling? Um, so you do have behavioral health, which does give you the option to speak to an on- online therapist. So you do have online therapy coverage, yes, sir. What about in-person? Um, in-person? Now you may have coverage under the Insure Plus plan, since those cover hospitals, doctors and medications, so you may have coverage for that, for in-person as well. I can email you a copy of a benefit guide. Okay. Let's see here. And then is there any deductions or anything in there of... to provide... So the current deductions right now with, uh, with the, just the employee only on the term life, the critical illness, all of that, um, was \$63.95. However, switching everything to employee plus child coverage, let's see, group accident, behavioral health, I think it would make a new total deduction of \$66.39 per week. Okay. Yeah. You're gonna... Okay. Is that the, is that the highest plan? Yes. There's only one plan that's offered through MAU regarding those additional benefit options. Okay. Yeah, that'll

be good. Do you authorize MAU to make that deduction for you? Yes. Okay. So I'm going to save that. And I'll email you a copy of the benefit guide. Um, give me one second. So how this pending enrollment process works, it will take one to two weeks to go through. And then whenever you witness that new payroll deduction of the \$66.90, \$0.39 come off your paycheck, coverage begins the Monday we receive that deduction from MAU. Seven to ten business days later, you'll receive new policy and ID card information in the mail. However, I do see that MAU is a Section 125 client. So what Section 125 is, it's an IRS code, which means employees could pay their premiums with pre-tax dollars, but that also means you must stay in these elections until the next company open enrollment period or if you're experiencing- Mm-hmm. ... a qualified life event. However, a qualified life event- Now let me ask you another... Oh. I wanna ask another question. However, a qualified- At my other job I had, like... Oh. Continue. At my other job I had, like, a HMF card where, like, I paid for, like, they had, like, \$6,000 and I could buy, like, glasses, medication. Did you guys offer that? Um, no, sir. I don't believe MAU offers anything like that. Okay. Okay. However, a qualified life event would be considered as marriage or divorce, birth or adoption of a child or gaining coverage elsewhere. However, I'll go ahead and email you a copy of the benefit guide. Uh, email that you should be looking out for will be coming from info, that's I-N-F-O, @benefitsinacard.com. Okay? Okay. Okay. But other than that, is there anything else I could help you out with today? Um, I think everything is good. Um, so I wait two weeks and let me know if it's able, if it's paying. And then, um-I wanna know, can you look up something for me? Like, I have to go to today and get a physical, and it's telling me, uh, where to go, everything my doctor sent me. But how would I know how much I have to pay out of pocket? Um, let's see. Now, that may be more of an insurance carrier question. Um, I can either transfer you over or provide you with their telephone number, whichever would be easier. So that'd be an insurance thing? Yes, sir. More of an insurance carrier question. Yes, sir. We're just, uh, administrators for MAU. Okay, okay. So, I wouldn't know the price until I get to the... Until I get to the place? Correct. And can you email me some, um... Can you email me some insurance cards? Yeah. Do you mind if I place you on a brief hold while I do that? Yeah. Yeah, d- did you have a feeling we was going to do the card? He's in the room, right now. Man down. On the left. Stay in the same spot, bro. Same spot. Same spot. Same spot. Oh, we gotta go. We gotta go. Good. He's by the pool. Oh, he's falling. Oh, this is why I gotta see you. I, I, I... I just, I just reported him. Oh, he just came over there. Oh, he came over there. Come on. Gang, gang, gang push it. All right. Gang, gang, gang push it on out. Hello, Charles, are you still there? Yeah. Awesome. Thank you so much for holding. So, I went ahead and emailed you your ID cards and the benefit guide to the email we had on file. Email that you should be looking out for will be coming from info, that's I-N-F-O, @benefitcentercard.com. However, if you don't see it in your inbox, be sure to check your spam or check your junk folder to be on the safe side. Okay? All right. Thank you. You're welcome. Is there anything else I could help you out with today? No, that'd be all. Awesome. Well, you have a wonderful day, okay? All right. All right. Bye-bye. Yeah.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Card. This is Justin. How can I help you today?

Speaker speaker_1: Yes, yes, I'm calling for my enrollment. They, they told me to enroll for my benefits.

Speaker speaker_0: Okay. Um, what's the staffing agency you work for?

Speaker speaker_1: MAU.

Speaker speaker_0: And the last four of your social?

Speaker speaker_1: 9738.

Speaker speaker_0: And what was your first and last name?

Speaker speaker_1: Charles Gibson.

Speaker speaker_0: Okay. And for security purposes, can you verify your home address, including city, state and zip code?

Speaker speaker_1: Uh, 105 Oakland Drive, Belton, Alabama 36303.

Speaker speaker_0: And your date of birth?

Speaker speaker_1: 12/13/1989.

Speaker speaker_0: And a good telephone number has 334-618-4940?

Speaker speaker_1: Yep.

Speaker speaker_0: And the email I have londondearr3324 at gmail?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. So looking at the file, it looks like you are currently enrolled in the benefits offered through MAU. Did you want to make any changes to the coverage or did you want to keep all of, everything that you had?

Speaker speaker_1: Do you have my kids on there?

Speaker speaker_0: Um, yes, sir. I do see employee plus child coverage for a few things, for the MEC, Insure Plus Basic, which are both medical plans, dental and then vision. Uh, those are for employee plus child. Everything else was for employee only.

Speaker speaker_1: So how do I get that for my kids also?

Speaker speaker_0: Um, so you wanted to switch them to the group accident, the critical illness, term life, ID experts and behavior health, correct?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay.

Speaker speaker_1: They're not like... they aren't like... 'Cause what I have right now is just paying for who? Just, just me?

Speaker speaker_0: Um, so you have employee plus child coverage for the MEC, which covers preventative healthcare services, the Insure Plus Basic, which covers hospitals, doctors and medications, so both medical plans, dental, and then vision for-

Speaker speaker_1: Right.

Speaker speaker_0: ... employee plus children. And then everything else like-

Speaker speaker_1: Then we are I need for like, for the cover the doctor visits, I need that added also.

Speaker speaker_0: Okay. So they are covered for that. They are covered for medical, dental and vision. Um, but what I'm asking is do you want them to be on the group accident, the critical illness, the term life, which is life insurance, ID experts and behavioral health? Do you want them on there as well?

Speaker speaker_1: Yes. Yes.

Speaker speaker_0: Okay. So let me go ahead and make those changes.

Speaker speaker_1: And how much more is that?

Speaker speaker_0: Um, bear with me one second while I make those changes. Okay? So let's see here.

Speaker speaker_1: And then I want to ask a question. Do my insurance cover like, like, counseling?

Speaker speaker_0: Um, so you do have behavioral health, which does give you the option to speak to an on- online therapist. So you do have online therapy coverage, yes, sir.

Speaker speaker_1: What about in-person?

Speaker speaker_0: Um, in-person? Now you may have coverage under the Insure Plus plan, since those cover hospitals, doctors and medications, so you may have coverage for that, for in-person as well. I can email you a copy of a benefit guide.

Speaker speaker_1: Okay.

Speaker speaker_0: Let's see here.

Speaker speaker_1: And then is there any deductions or anything in there of... to provide...

Speaker speaker_0: So the current deductions right now with, uh, with the, just the employee only on the term life, the critical illness, all of that, um, was \$63.95. However, switching everything to employee plus child coverage, let's see, group accident, behavioral health, I think it would make a new total deduction of \$66.39 per week.

Speaker speaker_1: Okay. Yeah. You're gonna...

Speaker speaker_0: Okay.

Speaker speaker_1: Is that the, is that the highest plan?

Speaker speaker_0: Yes. There's only one plan that's offered through MAU regarding those additional benefit options.

Speaker speaker_1: Okay. Yeah, that'll be good.

Speaker speaker_0: Do you authorize MAU to make that deduction for you?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. So I'm going to save that. And I'll email you a copy of the benefit guide. Um, give me one second. So how this pending enrollment process works, it will take one to two weeks to go through. And then whenever you witness that new payroll deduction of the \$66.90, \$0.39 come off your paycheck, coverage begins the Monday we receive that deduction from MAU. Seven to ten business days later, you'll receive new policy and ID card information in the mail. However, I do see that MAU is a Section 125 client. So what Section 125 is, it's an IRS code, which means employees could pay their premiums with pre-tax dollars, but that also means you must stay in these elections until the next company open enrollment period or if you're experiencing-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... a qualified life event. However, a qualified life event-

Speaker speaker_1: Now let me ask you another...

Speaker speaker_0: Oh.

Speaker speaker_1: I wanna ask another question.

Speaker speaker_0: However, a qualified-

Speaker speaker_1: At my other job I had, like... Oh.

Speaker speaker_0: Continue.

Speaker speaker_1: At my other job I had, like, a HMF card where, like, I paid for, like, they had, like, \$6,000 and I could buy, like, glasses, medication. Did you guys offer that?

Speaker speaker_0: Um, no, sir. I don't believe MAU offers anything like that.

Speaker speaker_1: Okay.

Speaker speaker_0: Okay. However, a qualified life event would be considered as marriage or divorce, birth or adoption of a child or gaining coverage elsewhere. However, I'll go ahead and email you a copy of the benefit guide. Uh, email that you should be looking out for will be coming from info, that's I-N-F-O, @benefitsinacard.com. Okay?

Speaker speaker_1: Okay.

Speaker speaker_0: Okay. But other than that, is there anything else I could help you out with today?

Speaker speaker_1: Um, I think everything is good. Um, so I wait two weeks and let me know if it's able, if it's paying. And then, um-I wanna know, can you look up something for me? Like, I have to go to today and get a physical, and it's telling me, uh, where to go, everything my doctor sent me. But how would I know how much I have to pay out of pocket?

Speaker speaker_0: Um, let's see. Now, that may be more of an insurance carrier question. Um, I can either transfer you over or provide you with their telephone number, whichever would be easier.

Speaker speaker_1: So that'd be an insurance thing?

Speaker speaker_0: Yes, sir. More of an insurance carrier question. Yes, sir. We're just, uh, administrators for MAU.

Speaker speaker_1: Okay, okay. So, I wouldn't know the price until I get to the... Until I get to the place?

Speaker speaker_0: Correct.

Speaker speaker_1: And can you email me some, um... Can you email me some insurance cards?

Speaker speaker_0: Yeah. Do you mind if I place you on a brief hold while I do that?

Speaker speaker_1: Yeah. Yeah, d- did you have a feeling we was going to do the card?

Speaker speaker_2: He's in the room, right now. Man down. On the left. Stay in the same spot, bro. Same spot. Same spot. Same spot. Oh, we gotta go. We gotta go. Good. He's by the pool. Oh, he's falling. Oh, this is why I gotta see you. I, I, I... I just, I just reported him. Oh, he just came over there. Oh, he came over there. Come on. Gang, gang, gang push it. All right. Gang, gang, gang push it on out.

Speaker speaker_0: Hello, Charles, are you still there?

Speaker speaker_1: Yeah.

Speaker speaker_0: Awesome. Thank you so much for holding. So, I went ahead and emailed you your ID cards and the benefit guide to the email we had on file. Email that you should be looking out for will be coming from info, that's I-N-F-O, @benefitcentercard.com. However, if you don't see it in your inbox, be sure to check your spam or check your junk folder to be on the safe side. Okay?

Speaker speaker_1: All right. Thank you.

Speaker speaker_0: You're welcome. Is there anything else I could help you out with today?

Speaker speaker_1: No, that'd be all.

Speaker speaker_0: Awesome. Well, you have a wonderful day, okay?

Speaker speaker_1: All right.

Speaker speaker_0: All right. Bye-bye.

Speaker speaker_1: Yeah.